

# Health Insurance Coverage and Health Care Utilization in Wisconsin



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## Findings :



Among Wisconsin's health care consumers, having insurance coverage for a full year influenced routine health care utilization.

- Insurance coverage:
  - Increased likelihood of doctor visits
  - Increased likelihood of scheduled check-up
  - Increased likelihood of dentist visits
  - Increased likelihood of having a usual source of medical care



## Our Findings Support Past Research:

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- While the uninsured do receive health care services, they are less likely to receive routine services than individuals with insurance.



## Data Utilized:

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- Wisconsin Family Health Survey
  - 1998 and 1999 (most recent years available)
  - Total sample of 4,894 households and 12,928 residents



## Findings Based on Simple “Bivariate” Data Analysis:

- Apparent relationship of **insurance** to doctor visits:
  - 85% of individuals with at least part year insurance coverage visited a doctor
  - 64% of individuals with no insurance visited a doctor

■ Data found in Table 3



## Apparent Relationship of Other Factors to Health Care Utilization:

- 94% of individuals in fair or poor health visited a doctor
  - 84% in better health status visited a doctor
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- 85% of non farm residents visited a doctor
  - 75% of farm residents visited a doctor



## Other Apparent Relationships:

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- **Age:** youngest & oldest were heaviest users of routine care
- **Gender:** females were much heavier users of routine care than males
- **Education:** college graduates were more likely to see a dentist

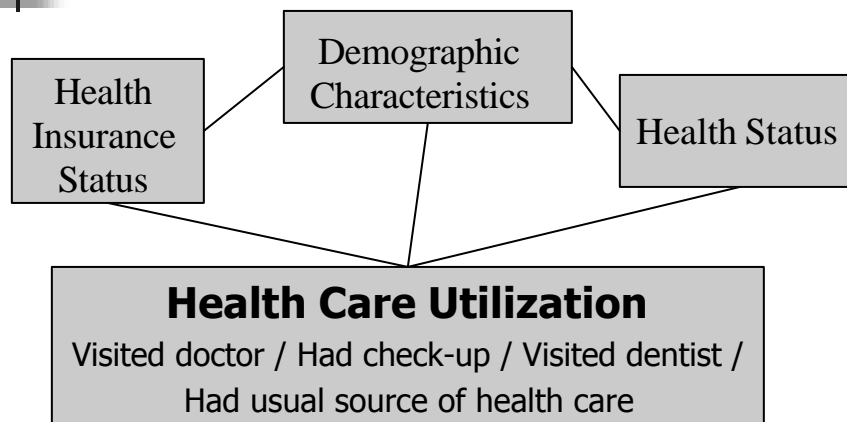


## Research Question:

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Is the difference in health care utilization really a function of insurance coverage, or are factors such as access, health condition, income, and education equally important?

## Research Model:



## Findings Using Statistical Controls:

- Factors other than health insurance influenced health care utilization:
  - **Age:** Children <6 were 11 times more likely to have visited doctor and 9 times more likely to have had a scheduled check-up than children aged 6-11.
  - **Gender:** Men were half as likely to have visited doctor or have had a scheduled check-up.
  - **Race:** African Americans were 2.2 times as likely to have visited a dentist, 1.6 times as likely to have had a scheduled check-up as Whites.
  - **Ethnicity:** Hispanics were two-thirds as likely as Whites to have had a check-up but more likely to report a usual source of care.

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- **Education:** Individuals in households in which the respondent had a college degree were approximately twice as likely to have visited a doctor or dentist as those with a high school degree.
  - **Income:** Individuals with 200% + of poverty line
    - Twice as likely to have visited dentist
    - 1.25 times as likely to have had check-up / visited doctor
      - As those with incomes between 100-200% of poverty line.
    - Those with incomes less than the poverty line were no less likely to have had a check-up or visited a doctor than were those above 200% of the poverty line.

## Impact of Full Insurance Coverage is Significant:



- Compared to **no** insurance, individuals with full insurance coverage were:
  - 4 times more likely to have visited a doctor
  - 3.3 times as likely to have had a scheduled check-up
  - 6 times as likely to have visited a dentist
- Compared to **partial** insurance, individuals with full insurance coverage were
  - As likely to have visited a doctor
  - 1.6 times as likely to have had scheduled check-up
  - 2.5 times as likely to have visited a dentist



# Being Uninsured Affects Real-World Utilization of Routine Health Services